

FORM B1

**United States Bankruptcy Court
 District of NEW JERSEY**

Name of Debtor (if individual, enter Last, First, Middle): <i>Perry, Sheril Y.</i>	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <i>NONE</i>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): <i>156-62-3818</i>	Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): <i>27 Parkview Terrace Apt 106 Englewood NJ 07631</i>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <i>Bergen</i>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <i>SAME</i>	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
 (If different from street address above): *NOT APPLICABLE*

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- Individual(s) Railroad
 Corporation Stockbroker
 Partnership Commodity Broker
 Other _____

**Chapter or Section of Bankruptcy Code Under Which
 the Petition Is Filed** (Check one box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- Consumer/Non-Business Business

Filing Fee (Check one box)

- Chapter 11 Small Business** (Check all boxes that apply)
 Debtor is a small business as defined in 11 U.S.C. § 101
 Debtor is and elects to be considered a small business under
 11 U.S.C. § 1121(e) (Optional)

- Full Filing Fee attached
 Filing Fee to be paid in Installments (Applicable to individuals only)
 Must attach signed application for the court's consideration
 certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estima

- Debtor estimates that funds will be available for
 Debtor estimates that, after any exempt property
 paid, there will be no funds available for distribu

Estimated Number of Creditors 1-15 16-49

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000+
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000+
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

RECEIPT

Case # 02-33120 nRG	Chapter 7	# 000249196 - CR	
Filed: 8:30 AM, 03/22/02	Newark	01:11 PM, March 22, 2002	
Judge: Rosemary Gambardella	Code	Qty	Amount
Trustee: Michael B. Kaplan	NF	1	\$30.00
Debtor(s): Sheril Y. Perry	07	1	\$170.00
First Meeting of Creditors			
02:00 PM, April 18, 2002			
One Newark Center			
One Newark Center			
Suite 1401, Office of the US Trustee			
Newark, NJ 07102-5504			
TOTAL PAID: \$200.00			
From: Michael G. Boyd Chestnut Hill Professional Center 157 Engle Street Englewood, NJ 07631-0000			

ORIGINAL

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <i>Parry, Sheril Y.</i>	FORM B1, Page 2
Location Where Filed: NONE		Case Number:	Date Filed:
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <i>Sheril Parry</i> Signature of Debtor</p> <p>X <i>Sheril Parry</i> Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) <i>315/02</i></p> <p>Date <i>3/15/02</i></p>			
Signature of Debtor (Corporation/Partnership) <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual _____</p> <p>Title of Authorized Individual _____</p> <p>Date _____</p>			
Signature of Attorney <p>X <i>Michael G. Boyd</i> Signature of Attorney for Debtor(s)</p> <p>Michael G. Boyd 4904 Printed Name of Attorney for Debtor(s)</p> <p>Michael G. Boyd Firm Name</p> <p>157 Engle Street Address</p> <p>Englewood NJ 07631</p> <p>201-894-9800 <i>3/15/02</i> Telephone Number Date</p>			
Signature of Non-Attorney Petition Preparer <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer _____</p> <p>Social Security Number _____</p> <p>Address _____</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>Date _____</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			
Exhibit A <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
Exhibit B <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <i>Michael G. Boyd</i> Signature of Attorney for Debtor(s) <i>3/15/02</i> Date</p>			

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re Perry, Sheri L Y.

Case No.
Chapter 7

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	2	\$ 39,341.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 500.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 27,394.26	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,732.48
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,420.00
Total Number of Sheets in All Schedules ►		14			
			Total Assets ► \$ 39,341.00		
				Total Liabilities ► \$ 27,894.26	

In re Perry, Sheril Y.

/ Debtor

Case No

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executive Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption			Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C			
None					None

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(If known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homeestead associations, or credit unions, brokerage houses, or cooperatives.		<i>PNC checking account</i>	J	\$ 40.00
		<i>Fleet Bank savings account; in son's name</i>	J	\$ 100.00
		<i>Fleet Bank savings account; joint with grandmother</i>	J	\$ 700.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		<i>Security deposit with landlord</i>		\$ 600.00
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Household goods and furnishings</i>		\$ 5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Clothing</i>		\$ 500.00
7. Furs and jewelry.		<i>Jewelry</i>		\$ 400.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<i>Washington National Term Life Insurance</i>		\$ 1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		<i>Savings Bond in son's name</i>		\$ 1,000.00
15. Accounts Receivable.	X			

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X	<i>Child Support</i>		\$ 5,000.00
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		<i>Ford Expedition 2000; (lease expires February 19, 2002)</i>		\$ 26,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

Total →

\$ 39,341.00

(Report total also on Summary of Schedules.)
Include amounts from any continuation sheets attached.

In re

Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Ford Expedition 2000	11 USC 522(d) (2)	\$ 26,000.00	\$ 26,000.00
Fleet Bank savings account	11 USC 522(d) (5)	\$ 700.00	\$ 700.00
PNC checking account	11 USC 522(d) (5)	\$ 40.00	\$ 40.00
Fleet Bank savings account	11 USC 522(d) (5)	\$ 100.00	\$ 100.00
Washington National Term Life Insurance	11 USC 522(d) (7), (d) (8)	\$ 1.00	\$ 1.00
Security deposit with landlord	11 USC 522(d) (5)	\$ 600.00	\$ 600.00
Household goods and furnishings	11 USC 522(d) (3)	\$ 5,000.00	\$ 5,000.00
Clothing	11 USC 522(d) (3)	\$ 500.00	\$ 500.00
Jewelry	11 USC 522(d) (4)	\$ 400.00	\$ 400.00
Savings Bond in son's name	11 USC 522(d) (5)	\$ 1,000.00	\$ 1,000.00
Child Support	11 USC 522(d) (10) (D)	\$ 5,000.00	\$ 5,000.00
Any exemption not used is to be applied on any assets which Petitioners have forgotten or neglected to list, up to \$8,925.00, under 11 USC 522(d) (5).			

In re Perry, Sheril Y.

Debtor

Case No.

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	c Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n u a t i o n g U n i q u i d a t e d D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
				d e b t o r H--Husband W--Wife J--Joint C--Community
Account No:			\$ 500.00	\$ 0.00
Creditor # : 1 Ford Motor Credit PO Box 220555 Pittsburgh PA 15257	Auto Lease Ford Expedition 2000			
	Value: \$ 26,000.00			
Account No:				
	Value:			
Account No:				
	Value:			
Account No:				
	Value:			
Account No:				
	Value:			
No continuation sheets attached			Subtotal \$ (Total of this page)	500.00
			Total \$	500.00

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

Check the appropriate box(es) below if claims in that category are listed on the attached sheets.

Extensions of credit in an Involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$1950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e s e n t	U n l i q u a t e d s t o f	D i s p u t e d	Amount of Claim
Account No:						\$ 1,990.00
Creditor # : 1 Best Deal Furniture 22 W. Palisade Avenue Englewood NJ 07631		Furniture				
Account No:						\$ 387.00
Creditor # : 2 Bloomingdale's/FDSB 9111 Duke Drive Mason OH 45040		Credit Card Purchases				
Account No:						\$ 2,492.32
Creditor # : 3 Central Bergen Federal Credit 359 Main Street Hackensack NJ 07601		Credit Union Loan				
Account No:						\$ 731.00
Creditor # : 4 Englewood Hospital 350 Engle Street Englewood NJ 07631		Medical Bills				
Account No:						\$ 4,049.59
Creditor # : 5 First Consumers National Bank Northland Group Inc. PO Box 390846, Mail Code 1 Edina MN 55439		Credit Card Purchases				
<u>3 continuation sheets attached</u>						Subtotal \$
						(Total of this page)
						Total \$
						(Report total also on Summary of Schedules)

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b r o t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g H--Husband W--Wife J--Joint C--Community	U n i q u i d a t e d	Amount of Claim
				D i s p u t e d	
Account No:					
Representing: First Consumers National Bank		FMA Alliance, Ltd. PO Box 2409 Houston TX 77252-2409			
Account No:		Cash Reserve			\$ 19.14
Creditor # : 6 Fleet National Bank Cash Reserves PO Box 150456 Hartford CT 06115-0456					
Account No:		Credit Card Purchases			\$ 1,138.23
Creditor # : 7 GE Capital Corp./Macy's Plaza Associates PO Box 18008 Hauppauge NY 11788-8808					
Account No:		Credit Card Purchases			\$ 1,438.69
Creditor # : 8 GreatLakes Bureau/MBNA America Northland Group, Inc. PO Box 55439, Mail Code 682 Edina MN 55439					
Account No:		Credit Card Purchases			\$ 249.00
Creditor # : 9 Gulf State Credit LLC PO Box 105460 Atlanta GA 30348					
Account No:		Medical Bills			\$ 10,263.00
Creditor # : 10 Holy Name Hospital 718 Teaneck Road Teaneck NJ 07666					
Account No:		Credit Card Purchases			\$ 1,083.84
Creditor # : 11 JC Penny Great Lakes Collection Bureau 45 Oak Street Buffalo NY 14203-2697					

Sheet No. 1 of 3 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	14,191.90
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t i o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n u a t i o n g e n t	U n c o n t i n u a t i o n g e n t	D i s p u t e d	Amount of Claim
Account No:						\$ 284.54
Creditor # : 12 Macy's PO Box 4591 Carol Stream IL 60197-4591		Credit Card Purchases				
Account No:						
Representing: Macy's		Northland Group, Inc. PO Box 390846, Mail Code MC16 Edina MN 55439				
Account No:						\$ 184.94
Creditor # : 13 Quill PO Box 94081 Palatine IL 60094-4081		Furniture				
Account No:						\$ 2,968.00
Creditor # : 14 Sears 13200 Smith Road Cleveland OH 44130		Credit Card Purchases				
Account No:						\$ 13.62
Creditor # : 15 Silkies - HCI Direct Inc. PO Box 7857 Philadelphia PA 19188-0001		Clothing				
Account No:						
Representing: Silkies - HCI Direct Inc.		RMCB 2269 S. Saw Mill River Rd. Bldg. 3 Elmsford NY 10523				
Account No:						\$ 91.47
Creditor # : 16 Viking Office Products PO Box 30488 Los Angeles CA 90030-0488		Furniture				

Sheet No. 2 of 3 continuation sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	3,542.57
(Total of this page)	
Total \$	

(Report total also on Summary of Schedules)

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b r o w n	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n u a t i o n g e n t	U n i q u i f i c a t e d	D i s p u t e d	Amount of Claim
Account No:						\$ 9.88
Creditor # : 17 WebLink Wireless PO Box 78645 Phoenix AZ 85062-8645		Phone Bill				
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Sheet No. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal \$ (Total of this page)		<u>9.88</u>
				Total \$ (Report total also on Summary of Schedules)		<u>27,394.26</u>

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <i>Single</i>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES <i>William Blain</i>	AGE <i>3</i>	RELATIONSHIP <i>Son</i>
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation <i>Administrative</i>			
Name of Employer <i>Metro Message</i>			
How Long Employed <i>2 years</i>			
Address of Employer <i>Washington Avenue Dumont NJ 07628</i>			
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE	
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$ <i>1,040.00</i>	\$	<i>0.00</i>
Estimated Monthly Overtime	\$ <i>0.00</i>	\$	<i>0.00</i>
SUBTOTAL	\$ <i>1,040.00</i>	\$	<i>0.00</i>
LESS PAYROLL DEDUCTIONS			
a. Payroll Taxes and Social Security	\$ <i>207.52</i>	\$	<i>0.00</i>
b. Insurance	\$ <i>0.00</i>	\$	<i>0.00</i>
c. Union Dues	\$ <i>0.00</i>	\$	<i>0.00</i>
d. Other (Specify):	\$ <i>0.00</i>	\$	<i>0.00</i>
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <i>207.52</i>	\$	<i>0.00</i>
TOTAL NET MONTHLY PAY	\$ <i>832.48</i>	\$	<i>0.00</i>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <i>0.00</i>	\$	<i>0.00</i>
Income from Real Property	\$ <i>0.00</i>	\$	<i>0.00</i>
Interest and dividends	\$ <i>0.00</i>	\$	<i>0.00</i>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <i>0.00</i>	\$	<i>0.00</i>
Social Security or other government assistance	\$ <i>0.00</i>	\$	<i>0.00</i>
Specify:	\$ <i>0.00</i>	\$	<i>0.00</i>
Pension or retirement income	\$ <i>0.00</i>	\$	<i>0.00</i>
Other monthly income	\$ <i>0.00</i>	\$	<i>0.00</i>
Specify: <i>Unemployment</i>	\$ <i>1,900.00</i>	\$	<i>0.00</i>
TOTAL MONTHLY INCOME	\$ <i>2,732.48</i>	\$	<i>0.00</i>
TOTAL COMBINED MONTHLY INCOME	\$ <i>2,732.48</i>		
(Report also on Summary of Schedules)			

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

*Debtor recently lost full time employment and
is actively seeking same.*

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (Include lot rented for mobile home)	\$	700.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	100.00
Other Cable and Internet	\$	150.00
Home maintenance (Repairs and upkeep)	\$	75.00
Food	\$	450.00
Clothing	\$	110.00
Laundry and dry cleaning	\$	65.00
Medical and dental expenses	\$	75.00
Transportation (not including car payments)	\$	175.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
Charitable contributions	\$	65.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	100.00
Health	\$	0.00
Auto	\$	200.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Hair Care	\$	80.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 2,420.00

In re Perry, Sheril Y.

/ Debtor

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

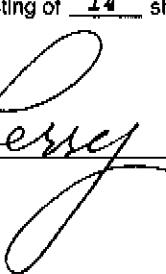
DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 3/15/02

Signature

Sheril Perry



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re **Perry, Sheril Y.**Case No.
Chapter 7/ Debtor**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT**SOURCE (if more than one)**

Last Year: \$40,000

Metro Message; Bergen Neurology

Year before: \$32,000

Metro Message; Bergen Neurology

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 NONE**3a. Payments to creditors.**

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ford Motor Credit		\$1,100	

3b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4a. Suits and administrative proceedings, executions, garnishments and attachments.

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6a. Assignments and receiverships.

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT,</u>	<u>AMOUNT OF MONEY OR</u>
	<u>NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
Michael G. Boyd, Esq. 157 Engle Street Englewood, NJ 07631	Date of Payment: February 2002	\$500

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts. Converted from ECM (10752320) Page 21 of 25

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

<u>ADDRESS</u>	<u>NAME USED</u>	<u>DATES OF OCCUPANCY</u>
188 Shepard Avenue Teaneck, NJ 07666	Sheril Perry	1998- April 2000
117 William Street Englewood, NJ 07631	Sheril Perry	April 2000- 2001

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/15/02

Signature Sheril Perry
Perry, Sheril Y.

Date _____

Signature _____

Penalty for making a false statement: Fine of up to \$500,000 or Imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re *Perry, Sheril Y.*

Case No.
Chapter 7

/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's Name
None	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None				

Signature of Debtor(s)

Date:

3/15/02

Debtor:

Sheril Perry

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re Perry, Sheril Y.

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: Michael G. Boyd

STATEMENT PURSUANT TO RULE 2016(B)

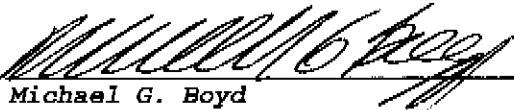
The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case	\$ 500.00
b) Prior to the filing of this statement, debtor(s) have paid	\$ 500.00
c) The unpaid balance due and payable is	\$ 0.00
3. \$ 200.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: 3/15/02

Respectfully submitted,



Attorney for Petitioner: Michael G. Boyd

Michael G. Boyd
157 Engle Street
Englewood NJ 07631

Best Deal Furniture
22 W. Palisade Avenue
Englewood, NJ 07631

Bloomingdale's/FD\$B
9111 Duke Drive
Mason, OH 45040

Central Bergen Federal Credit
359 Main Street
Hackensack, NJ 07601

Englewood Hospital
350 Engle Street
Englewood, NJ 07631

FMA Alliance, Ltd.
PO Box 2409
Houston, TX 77252-2409

First Consumers National Bank
Northland Group Inc.
PO Box 390846, Mail Code 1
Edina, MN 55439

Fleet National Bank
Cash Reserves
PO Box 150456
Hartford, CT 06115-0456

Ford Motor Credit
PO Box 220555
Pittsburgh, PA 15257

GE Capital Corp./Macy's
Plaza Associates
PO Box 18008
Hauppauge, NY 11788-8808

GreatLakes Bureau/MBNA America
Northland Group, Inc.
PO Box 55439, Mail Code 682
Edina, MN 55439

Gulf State Credit LLC
PO Box 105460
Atlanta, GA 30348

Holy Name Hospital
718 Teaneck Road
Teaneck, NJ 07666

JC Penny
Great Lakes Collection Bureau
45 Oak Street
Buffalo, NY 14203-2697

Macy's
PO Box 4591
Carol Stream, IL 60197-4591

Northland Group, Inc.
PO Box 390846, Mail Code MC16
Edina, MN 55439

Quill
PO Box 94081
Palatine, IL 60094-4081

RMCB
2269 S. Saw Mill River Rd.
Bldg. 3
Elmsford, NY 10523

Sears
13200 Smith Road
Cleveland, OH 44130

Silkies - HCI Direct Inc.
PO Box 7857
Philadelphia, PA 19188-0001

Viking Office Products
PO Box 30488
Los Angeles, CA 90030-0488

WebLink Wireless
PO Box 78645
Phoenix, AZ 85062-8645